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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Demetrius	
Write the name that is on	First name	First name
your government-issued picture identification (for example, your driver's	Middle name	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	N.C. I. II.	NO. 10 Process
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX7366	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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D	ebtor 1 Demetrius First Name	Lowe Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		10451 S. King Dr. Number Street	Number Street
		Chicago Illinois 60628	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
		- , State Ep 5500	Lip oddo
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor	r 1 Demetrius		Lowe	Case number (if know	vn)
	First Name	Middle Name	Last Name		
Part 2:	Tell the Court Abo	ut Your Bankruptcy Case			
Ba are	e chapter of the nkruptcy Code you e choosing to file der	Check one. (For a brief description Bankruptcy (Form B2010)). Also Chapter 7 Chapter 11 Chapter 12 Chapter 13			§ 342(b) for Individuals Filing for priate box.
8. Ho	ow you will pay the	more details about how cashier's check, or mone may pay with a credit car. I need to pay the fee in Individuals to Pay Your I	you may pay. Typically, if you order If your attorney is and or check with a pre-printer installments. If you choose Filing Fee in Installments (Compared to, waive your fee, and hat applies to your family signou must fill out the Application.	ou are paying the submitting your ed address. this option, sign official Form 103/ this option only and may do so only are universely	the clerk's office in your local court for fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a wif your income is less than 150% of nable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
ba	ove you filed for nkruptcy within the it 8 years?	Ves. District District District	When When When	MM / DD / YYYY	Case number Case number Case number
ca: bei spo filii yoi pai	e any bankruptcy ses pending or ing filed by a ouse who is not ng this case with u, or by a business rtner, or by an iliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	you rent your sidence?	No. Go to line 1	2.		you want to stay in your residence? *You (Form 101A) and file it with

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Debtor 1 Demetrius Lowe __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Demetrius
 Lowe
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Demetrius Lowe Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Demetrius Lowe Signature of Debtor 1 Signature of Debtor 2 Executed on _ 1/23/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Demetrius		Lowe	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requi	ired by 11 U.S.C. § 34	12(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	• •			ules filed with the petition is incorrect.
attorney, you do not	•	, ,		'
need to file this page.	/s/ Chris Prvor		Date	1/23/2017
	Signature of Attorney for	or Debtor		M / DD / YYYY
	g			
	Chris Pryor			
	Printed name			
	0 11 5			
	Semrad Law Firm Firm name			
	11101 S. Western Aver	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phane			
	Contact phone		Email address	cpryor@semradlaw.com
	-		Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Demetrius		Lowe
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,055.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,055.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ 0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$62,728.54
Your total liabilities	\$62,728.54
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,537.19

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Debtor 1 Demetrius Lowe _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,706.56 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$33,806.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$33,806.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your ca	ase:					
					Lawre			
Debtor 1		Demetrius First Name	Middle N	lame	Lowe Last Name			
Debtor 2	lima)	Ξ.						
(Spouse, if fi	iing)	First Name	Middle N	lame	Last Name			
United Sta	ates B	ankruptcy Court for the:	Northern		District of Illinois (State)			
Case num	ber				(5.1.1.5)			
								Check if this is an
Officia	al Fo	orm 106A/B						amended filing
Sche	dul	e A/B: Prope	rty					12/1
category v	where le for	you think it fits best. B	Be as complete a mation. If more s	nd ac	asset only once. If an asset fits in m ccurate as possible. If two married po is needed, attach a separate sheet question.	eople are	e filing together, both a	are equally
Part 1:	Desc	ribe Each Residenc	e, Building, La	nd, c	r Other Real Estate You Own or	r Have a	an Interest In	
1. Do you			uitable interest	in an	y residence, building, land, or simila	r propert	y?	
✓	No. 0	Go to Part 2						
	Yes.	Where is the property?						
				Wh	at is the property? Check all that apply	y.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.1	Stree	t address, if available, or o	other description	Н	Single-family home Duplex or multi-unit building			aims Secured by Property.
				Н	Condominium or cooperative		Current value of the	Current value of the
				Ħ	Manufactured or mobile home		entire property?	portion you own?
	Num	ber Street			Land		Describe the nature o	f vour ownership
		20. 0001			Investment property Timeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Other		the entireties, or a life	e estate), if known.
				Wh one	o has an interest in the property? Ch	neck	Check if this is co	ommunity property
					Debtor 1 only		Ш	
				П	Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another	r		
					ner information you wish to add abou perty identification number:	ıt this ite	m, such as local	
If you	own o	or have more than one, lis	st here:	p. o	porty identification flumber.			
				Wh	at is the property? Check all that apply	y.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Stree	t address, if available, or o	other description	Щ	Single-family home			aims Secured by Property.
				Н	Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
			_	H	Manufactured or mobile home		entire property?	portion you own?
	Nivee	h a Churat			Land			
	Num	ber Street			Investment property		Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code	Н	Timeshare Other		the entireties, or a life	e estate), if known.
					o has an interest in the property? Ch	neck	Check if this is co	ommunity property
				one	e. Debtor 1 only			
					Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
					At least one of the debtors and another	r		
					ner information you wish to add abou perty identification number:	ıt this ite	m, such as local	

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	Demetrius	lle News	Lowe	Case number	(if known)	
1.3Stre	First Name Mide et address, if available, or other descr	ption Single-fa Duplex (Condon Manufac Land Investm Timesha Other _	Last Name property? Check all the amily home or multi-unit building minium or cooperative octured or mobile home ent property are	at apply.	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Describe the nature of interest (such as fee sthe entireties, or a life.)	imple, tenancy by
you ha	the dollar value of the portion you ve attached for Part 1. Write that	Debtor 1 At least Other infor property id own for all of your on the components of t	and Debtor 2 only one of the debtors and a mation you wish to ad entification number:	d about this item,		
Do you ow you own th 3. Cars, va	vn, lease, or have legal or equitable nat someone else drives. If you lease ns, trucks, tractors, sport utility vehice.	a vehicle, also report	•	-	-	
3.1	Make Model: Year: Approximate mileage: Other information:	one. Del Del At I	as an interest in the protor 1 only ofter 2 only ofter 1 and Debtor 2 only east one of the debtors eck if this is communituctions)	/ and another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
3.2	Make Model: Year: Approximate mileage: Other information:	one. Del	otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors eck if this is communitructions)	/ and another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?

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	Demetrius First Name	Middle Name	Lowe Last Name	Case numb	ei (ii kriowii)	
3.3	Make Model: Year:		Who has an interest in the one. Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	•
	Approximate mileage:		Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 or	-	——————	———————
			At least one of the debtor	s and another		
			Check if this is communinstructions)	nity property (see		
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only		Creditors vino riave cia	ums secured by Fropen
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	s and another		
			Check if this is communinstructions)	nity property (see		
		•	er recreational vehicles, other t, fishing vessels, snowmobiles, l	•		
Exa	nples: Boats, trailers, motors No Yes	•		motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessor property? Check nly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one.	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	claims or Schedule of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?
4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. If the claims on Schedule ims Secured by Propentities.
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?

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Debtor 1 Demetrius Lowe Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Goods and furniture \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1050.00 for Part 3. Write that number here

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Debtor 1 Demetrius Lowe Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Central National Bank \$5.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Demetrius		Lowe	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory n	otes, and money orders.	
	✓ No				
	Yes. Give specific information about them	Issuer name:			
					-
					_
21.	Retirement or pension Examples: Interests in If), thrift savings accoun	ts, or other pension or profit-sharing plans	F .
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	Sopulatory.	Pension plan:			
		IRA:			_
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			-
		_			_
		Security deposit on rental unit:			_
		Prepaid rent:			-
		Telephone:			_
		Water:			_
		Rented furniture:			_
		Other:			_
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or f	or a number of years)	
	✓ No				
	Yes	Issuer name and description:			
					_

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Debt	tor 1 Demetrius First Name	Middle	Lowe Name Last Name	Case number (if known)	
24.	Interests in a		count in a qualified ABLE program	, or under a qualified state tuition program.	
	✓ No Yes		ption. Separately file the records of a	ny interests.11 U.S.C. § 521(c):	
25.	Trusts, equita	able or future interests in	property (other than anything liste	ed in line 1), and rights or powers	
	exercisable f	or your benefit			
	Yes. Desc	ribe			
26.	Patents, cop	vrights, trademarks, trade	secrets, and other intellectual pr	operty	
	Examples: Inte		es, proceeds from royalties and licens		
	Yes. Desc	ribe			
27.	licenses fra	nchises, and other genera	l intangibles		I
	Examples: Bu		_	s, liquor licenses, professional licenses	
	✓ No Yes. Desc	ribe			
		the award to you?			
					O
Mor	ley or propei	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or				portion you own? Do not deduct secured
	Tax refunds on No Yes. Give s	wed to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give s about	wed to you specific information t them, including whether already filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on ✓ No Yes. Give s about you a and f	wed to you specific information t them, including whether already filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years	spousal support, child support, mair	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and if Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years	spousal support, child support, mair	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and if Family support Examples: Past	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony,	spousal support, child support, mair	State: Local: Itenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and if Family support Examples: Past	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony,	spousal support, child support, mair	State: Local: Itenance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and if Family support Examples: Past	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony,	spousal support, child support, mair	State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00
29.	Tax refunds or ✓ No Yes. Give s about you a and to Family support Examples: Past ✓ No Yes. Give s Other amount	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, specific information		State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
29.	Tax refunds or ✓ No Yes. Give s about you a and to Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years		State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00
29.	Tax refunds or ✓ No Yes. Give s about you a and to Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, specific information s someone owes you aid wages, disability insuran ial Security benefits; unpaid	ce payments, disability benefits, sick	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Deb	tor 1 Demetrius		Lowe	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		th savings account (HSA); credit,	homeowner's, or renter's insurance	
	No Yes. Name the insu of each policy and	irance company	Company name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	
	Yes. Describe				
33.			ou have filed a lawsuit or made ance claims, or rights to sue	e a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of e	every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	✓ No Yes. Describe				
36.		-	Part 4, including any entries f		\$5.00
Dort	Dosariba Any Br	usinoss Polatod Pror	orty You Own or Have an	nterest In. List any real estate in Pa	set 1
Part					1111.
37.	Do you own or have a	ny legal or equitable inte	erest in any business-related p	roperty?	_
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of	or commissions you alre	ady earned		
	✓ No Yes. Describe				
39.	Office equipment, furr Examples: Business-rela		modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No Yes. Describe				
		<u> </u>			

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Deb	tor 1 Demetrius	Lowe Case number (if known)	
	First Name	Middle Name Last Name	
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
			
41.	Inventory		
	✓ No		
	Yes. Describe		
	-		
42.	Interests in partnershi	ips or joint ventures	
	✓ No		
	=	Name of entity: % of ownership:	
	Yes. Give specific information about		
	them		-
			<u> </u>
43	Customer lists mailing	lists, or other compilations	
40.	_	notes, or other complications	
	✓ No		
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	<u></u>	iho	
	Yes. Descri	ibe	
44.	Any business-related r	property you did not already list	
		, , , , , , , , , , , , , , , , , ,	
	✓ No		<u> </u>
	Yes. Give specific		
	information		
			<u> </u>
			<u> </u>
			
			<u> </u>
45. A	dd the dollar value of a	Il of your entries from Part 5, including any entries for pages you have attached	
		r here	
<u> </u>			
Part		arm- and Commercial Fishing-Related Property You Own or Have an Interest In. interest in farmland, list it in Part 1.	
46.	Do you own or have ar	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured claims
	Ш		or exemptions
47.	Farm animals		
	Examples: Livestock, po	oultry, farm-raised fish	
	.∡ No		
	Yes. Describe		

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Debi	or 1 Demetrius		Lowe	Case number (if known)	
		dle Name	Last Name		
48.	Crops-either growing or harvested				
	✓ No				
	Yes. Describe				
	Tes. Describe				
49	Farm and fishing equipment, implement	ents, machinery, fixtu	res, and tools of trade		
10.		mico, maominory, maca	iroo, and toolo or trado		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supplies, chemicals,	, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commercial fishing-rel	ated property you did	d not already list		
	No No				
	Yes. Describe				
				Г	
	dd the dollar value of all of your entries	·		-	
for Pa	ert 6. Write that number here				
				_	
Part	7: Describe All Property You Ow	n or Have an Inte	rest in That You Did	Not List Above	
53.	Do you have other property of any kin	d you did not already	/ list?		
	Examples: Season tickets, country club n	nembership			
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of all of your entries	s from Part 7. Write t	hat number here		
Part	List the Totals of Each Part of	this Form			
55. I	Part 1: Total real estate, line 2			P	
56. r	part 2 total vehicles, line 5			_	
57. P	art 3: Total personal and household ite	ems, line 15	\$1050.00		
58. P	art 4: Total financial assets, line 36		Φ.Γ. 0.0	_	
	·		\$5.00	_	
59. i	Part 5: Total business-related property	, line 45		_	
60. I	Part 6: Total farm- and fishing-related	property, line 52		_	
				_	
01.1	Part 7: Total other property not listed,	IIIIE 34			
62.1	Total personal property. Add lines 56 the	rough 61	\$1055.00		+ \$1055.00
			Ψ1000.00	Copy personal property total ►	- 41000.00
		== :-			\$1055.00
63. T	otal of all property on Schedule A/B. A	dd line 55 + line 62			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Demetrius		Lowe
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	A/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Checking account, Central National Bank Line from Schedule A/B: 17	\$5.00	\$5.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief description: Goods and furniture Line from Schedule A/B: 06	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Deb	otor 1 Demetrius		Lowe	Case number (if known)	_
		lle Name	Last Name		
Par	Additional Page				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own		exemption you claim box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B	1		
	Brief				735 ILCS 5/12-1001(a)
	description:	\$500.00	✓	\$500.00	
	Used clothing		100% of fa	air market value, up to any	
	Line from Schedule A/B: 11			statutory limit	
	Brief				735 ILCS 5/12-1001(b)
	description:	\$200.00	✓	\$200.00	
	Used electronics		1000/ -ff	* * * * * * * * * * * * * * * * * * * *	
	Line from Schedule A/B: 07			air market value, up to any estatutory limit	

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Fill in this info	rmation to identify your c	ase:				
Debtor 1	Demetrius		Lowe			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D					Check if this is an amended filing
Schedi	ule D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space is	-		e are filing together, both are eq nber the entries, and attach it to			
1. Do any	creditors have claims s	secured by your proper	ty?			
✓ No.	Check this box and sub-	mit this form to the court v	with your other schedules. You ha	ave nothing else to repo	ort on this form.	
Yes	. Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
for each	claim. If more than one cre		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the	Column B Value of collateral	Column C Unsecured portion

this claim

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Fill in this in	formation to identify your case:				
Debtor 1	Demetrius	Lowe			
	First Name Middle Nam	e Last Name			
Debtor 2 (Spouse, if filing	First Name Middle Nam	e Last Name			
United State	s Bankruptcy Court for the: Northern	District of Illinois			
Case number	er	(State)			
Official	Form 106E/F		Che	eck if this is ar	n amended filing
		no Have Unsecured Claims	•		
		reditors with PRIORITY claims and Part 2 for creditors v			12/15
Form 106A/l claims that the entries i known).	B) and on Schedule G: Executory Contracts an are listed in Schedule D: Creditors Who Hold C	s that could result in a claim. Also list executory contract d Unexpired Leases (Official Form 106G). Do not include laims Secured by Property. If more space is needed, copen Page to this page. On the top of any additional pages	any creditor by the Part ye	rs with partia ou need, fill	ally secured it out, number
	r creditors have priority unsecured claims aga				
-	o. Go to Part 2.	inst you:			
Ye 🕌 Ye					
listed, i As mud Contin	dentify what type of claim it is. If a claim has both ch as possible, list the claims in alphabetical order	has more than one priority unsecured claim, list the creditor s priority and nonpriority amounts, list that claim here and sho according to the creditor's name. If you have more than two lds a particular claim, list the other creditors in Part 3. ions for this form in the instruction booklet.)	w both priority	and nonpric	rity amounts.
			Total claim	Priority amount	Nonpriority amount
	a Terrell c/o Illinois Department of Health	Last 4 digits of account number	\$0.00	\$0.00	\$0.00
	ty Creditor's Name South Grand Avenue	When was the debt incurred? n/a			
Numl	per Street	As of the date you file, the claim is: Check all that			
		As of the date you file, the claim is: Check all that apply. Contingent			
Sprin City	gfield Illinois 62704 State Zip Code	Unliquidated			
Who	incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	Check if this claim relates to a community deb	t Claims for death or personal injury while you were intoxicated			
Is the	e claim subject to offset?	Other. Specify Past due child support			

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Debtor 1 Demetrius Lowe Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Americash \$700.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 555 Torrence Avenue Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60409 Calumet City Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Payday loan Is the claim subject to offset? Yes 4.2 City of Chicago - Dep't of Revenue \$6,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60608 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Parking/camera tickets Is the claim subject to offset? **✓** No Yes **CREDITORS DISCOUNT & A** 4.3 \$204.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/1/2016 415 E MAIN ST Number As of the date you file, the claim is: Check all that apply. Contingent STREATOR 61364 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed **|** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes

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Debtor 1 Demetrius Lowe Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page		
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim	
4.4	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	Last 4 digits of account number 0815 When was the debt incurred? 8/1/2015 As of the date you file, the claim is: Check all that apply.	\$6,306.00	
	WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 		
4.5	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 0815 When was the debt incurred? 8/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$4,691.00	
4.6	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 1008 When was the debt incurred? 10/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$4,620.00	

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 Debtor 1 First Name
 Demetrius
 Lowe
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	ith 4.5, followed by 4.6, and so forth.	Total claim
4.7	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	Last 4 digits of account number 0929 When was the debt incurred? 9/1/2012 As of the date you file, the claim is: Check all that apply.	\$4,606.00
	WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.8	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number	\$4,500.00
4.9	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 1003 When was the debt incurred? 10/1/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$3,522.00

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Debtor 1 Demetrius Lowe Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **DEPT OF ED/NAVIENT** \$2,270.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 11/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.11 DEPT OF ED/NAVIENT \$1,625.00 Last 4 digits of account number 0815 Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 8/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT 4.12 \$645.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 9/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent **WILKES BARRE** 18773 Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Debtor 1 Demetrius Lowe Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 **DEPT OF ED/NAVIENT** \$521.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 1/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent <u>Penn</u>sylvania WILKES BARRE 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 DEPT OF ED/NAVIENT \$500.00 Last 4 digits of account number 0106 Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 1/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes IL DEPT OF HEALTHCARE 4.15 \$19,755.00 Last 4 digits of account number Nonpriority Creditor's Name 100 South Grand Ave E When was the debt incurred? 1/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 62704 Springfield Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify ___ Child Support Is the claim subject to offset? **✓** No

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Debtor 1 Demetrius Lowe Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Michael Motors \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 103 E 147th St Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60426 Harvey Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Lincoln Towncar-Repossessed in Is the claim subject to offset? **✓** No Yes Peoples Gas \$0.00 4.17 Last 4 digits of account number _ Nonpriority Creditor's Name n/a 200 E. Randolph When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Gas bill Is the claim subject to offset? **✓** No Yes Speedy Cash - Cottage Grove 4.18 \$575.54 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8701 S Cottage Grove Ave n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60619 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Payday loan Is the claim subject to offset? **✓** No

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Debtor 1	Demetrius First Name	Middle Name	Lowe Last Name	Case number (if known)	
Part 2:	Your NONPRIORITY	Unsecured Clai	ms - Continuation	Page	
,	After listing any entries o	on this page, numb	er them beginning wi	ith 4.5, followed by 4.6, and so forth.	Total claim
<u> </u>	VERIZON WIRELESS Nonpriority Creditor's Name PO BOX 4002 Number Street	Э		- Last 4 digits of account number When was the debt incurred? 6/1/2014 As of the date you file, the claim is: Check all that apply.	\$1,688.00
	Acworth City Who incurred the debt? (Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the deb Check if this claim rels the claim subject to of You	only tors and another elates to a commur	30101 Zip Code	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

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Debtor 1 Demetrius Lowe Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	statistical reporting p	purposes
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.	6.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$33,806.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$28,922.54	
	6i Total Add lines 6f through 6i	6i	\$62,728.54	

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Demetrius		Lowe		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		20	ournoine rago e	.0 01 10
Fill in this infor	mation to identify you	case:		
Debtor 1	Demetrius		Lowe	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the	e: Northern	District of Illinois	
Officed States I	bankiuptey doubt for the	e. Northern	(State)	
Case number (If known)	-			
, ,				Check if this is an
				amended filing
Official	Form 106H			
Schedul	e H: Your Co	dehtors		12/15
				omplete and accurate as possible. If two married people are
1. Do you ha	er every question.	you are filing a joint case, do		f any Additional Pages, write your name and case number (if
✓ No ☐ Yes				
Idaho, Lo No.	uisiana, Nevada, New M Go to line 3.	ou lived in a community prop lexico, Puerto Rico, Texas, Wa mer spouse, or legal equival	shington, and Wisconsin.)	community property states and territories include Arizona, California,
	Yes. In which commu	nity state or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equi	valent	_
	Number Street			_
	City	State	Zip Code	_
again as	a codebtor only if that	t person is a guarantor or co	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 ve listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Official Form 106H Schedule H: Your Codebtors page 1

Column 1: Your codebtor

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				3.9			
Fill in this informa	ation to identify	your case:					
	netrius		Lowe				
_	t Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2 (Spouse, if filing) Firs	t Name	Middle Name	Last N	ame	— I п.	An amended filing	
						A supplement showing po	ost-petition chapter 1
United States Bank the:	ruptcy Court for	Northern	District of Illi	nois state)		expenses as of the follow	
Case number			(0	iaie)			
(If known)						MM / DD / YYYY	
Official Fo	rm 106I						
Schedule I	: Your In	come					12/1
information abou spouse. If more s number (if known	t your spouse. I pace is needed	•	d your spous	se is not filin	g with you, do	not include information	n about your
1. Fill in your emp	ployment		Debtor 1			Debtor 2	
information.							
If you have mor	•	Employment status	✓ Emplo			Employed	
attach a separati information abo			Not Er	nployed		Not Employed	
employers.		Occupation				_	
Include part time self-employed w		Employer's name	Threshold	S		_	
Occupation may include student		Employer's address	4101 N Ravenswood Avenue				
or homemaker,			Number Str	reet		Number Street	
			Chicago City	Illinois State	60613 Zip Code	City S	state Zip Code
		How long employed	——————————————————————————————————————	Otate	Zip Oode	Oity 3	rate Zip Gode
		there?					
Part 2: Give D	etails About N	onthly Income					
		he date you file this form	ı. If you have	nothing to rep	oort for any line, v	write \$0 in the space. Incl	ude your non-filing
spouse unless you If you or your non- more space, attac	filing spouse have	e more than one employer,	combine the	information fo	r all employers fo	or that person on the lines	below. If you need
o. o opaoo, allac	a 30pai ato 31161	5. 15 and 161111		Foi	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before calculate what the monthly was		2.	\$2,093.00		-
be.	i not paid monting,	, calculate what the monthly v	wage would				
be.	l list monthly over	•	wage would	3.	+ \$0.00		

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Debt		_owe	Case numbe	r <i>(if</i>	
	First Name Middle Name L	_ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	→ 4.	\$2,093.00		
	st all payroll deductions:				
5a	a. Tax, Medicare, and Social Security deductions	5a.	\$160.12		
5b	o. Mandatory contributions for retirement plans	5b.	\$0.00		
50	. Voluntary contributions for retirement plans	5c.	\$0.00		
5d	. Required repayments of retirement fund loans	5d.	\$0.00		
5е	a. Insurance	5e.	\$0.00		
5f.	. Domestic support obligations	5f.	\$395.70		
5g	. Union dues	5g.	\$0.00		
5h	n. Other deductions. Specify:	_ 5h. +	\$0.00 +	·	
6. Ad +5h.	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$555.82		
7. Ca	Iculate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$1,537.19		
	at all other income regularly received:				
8a	n. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
8b	o. Interest and dividends	8b.	\$0.00		
80	E. Family support payments that you, a non-filing spouse, or dependent regularly receive	a			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
80	d. Unemployment compensation	8d.	\$0.00		
	. Social Security	8e.	\$0.00		
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	8f.	\$0.00		
80	Pension or retirement income	8g.	\$0.00		
"	a. Other monthly income. Specify:	8h. +	\$0.00 +		
	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		\$0.00		
0. Au	d an other moonie / dd mines ou / ob / oc / oc / or / og /		\$0.00		
	alculate monthly income. Add line 7 + line 9. Id the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$1,537.19	=	\$1,537.19
In o	tate all other regular contributions to the expenses that you clude contributions from an unmarried partner, members of your ends or relatives.	household, your o	ependents, your roomr		
	pecify:	and are the true	and to pay experience	11	+ \$0.00
_	,				
	dd the amount in the last column of line 10 to the amount in rite that amount on the Summary of Schedules and Statistical Sun				\$1,537.19
					Combined monthly income
13. D	o you expect an increase or decrease within the year after y	you file this form?			
<u>~</u>	No.				
	Yes. Explain:				

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		Docu	iment Page 36 of 73	3	
Fill in this infor	mation to identify you	r case:			
Debtor 1	Demetrius First Name	Middle Name	Lowe Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name		Check if this is: An amended filing	ng
	Bankruptcy Court for th		Last Name District of Illinois	A supplement s	howing post-petition chapter 13
Case number			(State)	· 	the following date:
(If known)				MM / DD / YYYY	(
Official	Form 106J				
Schedul	e J: Your Ex	penses			12/15
(if known). Ans Part 1: Des 1. Is this a joi V No. Go Yes. Do 2. Do you hav Do not list D Debtor 2. 3. Do your expenses o	wer every question. cribe Your Househ nt case? to to line 2 oes Debtor 2 live in a No Yes. Debtor 2 must e dependents?	separate household?	nses for Separate Household of Deb Dependent's relationship to Debtor 1 or Debtor 2		Does dependent live with you?
than yourself and dependents	_	Yes			
Part 2: Esti	mate Your Ongoin	g Monthly Expenses			
_	of a date after the bar		you are using this form as a suppl plemental Schedule J, check the	•	•
		n-cash government assistance d it on Schedule I: Your Income			Your expenses
	I or home ownership or the ground or lot. 4.	expenses for your residence. Ir	nclude first mortgage payments and		\$300.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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First Name	Middle Name	Last Name		
			Y	our expenses
5. Additional mortgage payments	s for your residence, such as	s home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$0.00
6b. Water, sewer, garbage collec	tion		6b.	\$0.00
6c. Telephone, cell phone, Interr	net, satellite, and cable services	s	6c.	\$200.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping suppli	es		7.	\$350.00
8. Childcare and children's education	ation costs		8.	\$225.00
9. Clothing, laundry, and dry clea	ning		9.	\$50.00
10. Personal care products and s	ervices		10.	\$30.00
11. Medical and dental expenses			11.	\$0.00
 Transportation. Include gas, m Do not include car payments 	naintenance, bus or train fare.		12.	\$207.00
13. Entertainment, clubs, recreat	tion, newspapers, magazine	es, and books	13.	\$0.00
14. Charitable contributions and	religious donations		14.	\$0.00
15. Insurance. Do not include insurance deduct	ed from your pay or included	in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$0.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes dec	ducted from your pay or includ	ded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payment	s:		10	
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
		at you did not report as deducted from		\$0.00
your pay on line 5, Schedule	•	•	18.	
19.Other payments you make to	support others who do not I	ive with you.		
Specify:	not included in lines 4 or E	of this form or on Cabadula I. Vous Income	19.	\$0.00
20. Other real property expenses 20a. Mortgages on other proper		of this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.	-,		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or	renter's insurance			
20d. Maintenance, repair, and up			20c	\$0.00
20e. Homeowner's association of			20d	\$0.00
206. FIGHTEOWHER'S ASSOCIATION C	n condominant dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Fill in this information to identify your case:						
Debtor 1	Demetrius		Lowe			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(Otato)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Demetrius Lowe	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/23/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this info	ormation to identify your	case:					
Debtor 1	Demetrius		Lowe				
	First Name	Middle N	ame Last Nam	е			
Debtor 2 (Spouse, if filing)	First Name	Middle N	ame Last Nam	e			
United States	Bankruptcy Court for the:	Northern	District of Illino	is			
Case number			(Stat	e)			
(If known)							Check if this is a
Official	Form 107						amended filing
Stateme	ent of Financia	al Affairs fo	or Individuals	Filina for	Bankru	ptcv	12/1
information. number (if kr	If more space is need nown). Answer every o	ed, attach a sepa question.	arried people are filing trate sheet to this form	. On the top of			
Part 1: Giv	e Details About Your	Maritai Status a	and Where You Lived	Ветоге			
1. What is	s your current marital st	tatus?					
	arried						
✓ NO	ot married						
☐ No)	-	3 years. Do not include v		w.		
De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as D	ebtor 1		Same as Debtor 1
10	632 S. Bensley						_
Nu	ımber Street		From To	Number Street			From To
Ch	ianga Illinaia	60617					
Cit	nicago Illinois ty State	Zip Code		City	State	Zip Code	
				Same as [Debtor 1		Same as Debtor 1
Nu	imber Street		From	Number Street			From
Cit	ty State	Zip Code		City	State	Zip Code	
and territo	<i>ories</i> include Arizona, Calit	omia, Idaho, Louisi	ouse or legal equivalent ana, Nevada, New Mexico, Codebtors (Official Form	Puerto Rico, Texa			

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Debtor 1 Demetrius Lowe Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$966.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$16676.53 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$5000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Demetrius Lowe _ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Within 1 year before you filed for bankruptcy, did you make a payment on a considers include your relatives; any general partners; relatives of any general partners corporations of which you are an officer, director, person in control, or owner of 20 agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 1 such as child support and alimony.	rrs; partnerships of which you are a general partner; 10% or more of their voting securities; and any managing
Insiders include your relatives; any general partners; relatives of any general partners corporations of which you are an officer, director, person in control, or owner of 20 agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 1	rrs; partnerships of which you are a general partner; 10% or more of their voting securities; and any managing
✓ No	
Yes. List all payments to an insider.	
Dates of payment paid Total amou	ount Amount you Reason for this payment still owe
Insider's Name	
Number Street	
City State Zip Code	
Insider's Name	
Number Street	
City State Zip Code	
Within 1 year before you filed for bankruptcy, did you make any payments or insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Total amount paid	
Insider's Name	
Number Street	
City State Zip Code	
	
Insider's Name	
Number Street	

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Debtor 1 Demetrius Lowe Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 1999 Lincoln Towncar \$0 Michael Motors Creditor's Name Explain what happened 103 E 147th St Number Street Property was repossessed. Property was foreclosed. Illinois 60426 Harvey Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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	tor 1 Demetrius	Lowe	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, accounts or refuse to make a payment because		ank or financial institution, set off an	y amounts from your
	✓ No			
	Yes. Fill in the details.			
	Too. This is a doctation			
		Describe the action th		
			was tal	cen
	Creditor's Name	_		
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
	Oity State Zip Gode			
	Within 1 year before you filed for bankruptcy, wa appointed receiver, a custodian, or another office		possession of an assignee for the ben	efit of creditors, a court-
	No.			
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
10				
13.	Within 2 years before you filed for bankruptcy,	did you give any gifts with a t	otal value of more than \$600 per pers	on?
13.		did you give any gifts with a t	otal value of more than \$600 per pers	on?
13.	✓ No	did you give any gifts with a t	otal value of more than \$600 per pers	on?
13.		did you give any gifts with a t	otal value of more than \$600 per pers	on?
13.	✓ No	did you give any gifts with a t Describe the gifts	otal value of more than \$600 per pers Dates y gave th gifts	rou Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates y gave th	rou Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates y gave th	rou Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates y gave th	rou Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates y gave th	rou Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates y gave th	rou Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates y gave th	rou Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street		Dates y gave th	rou Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift		Dates y gave th	rou Value
13.	No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code		Dates y gave th	rou Value
13.	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street		Dates y gave th	rou Value
13.	No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code		Dates y gave th	rou Value
13.	Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you		Dates y gave th	rou Value
13.	No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code		Dates y gave th	rou Value
13.	Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you		Dates y gave th	rou Value
13.	Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you		Dates y gave th	rou Value
13.	No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you Person to Whom You Gave the Gift		Dates y gave th	rou Value
13.	Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you		Dates y gave th	rou Value
13.	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you Person to Whom You Gave the Gift Number Street		Dates y gave th	rou Value
13.	No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you Person to Whom You Gave the Gift		Dates y gave th	rou Value

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Debt		Demetrius		Lowe	Case number (if known)		
		First Name Mi	ddle Name	Last Name			
11	\A/:+	hin 2 years before you filed for ba	ankruntov did vo	, aivo ony aifto or contrib	tions with a total value of	more than \$600	to any obarity?
14.	WIL	iiii 2 years before you lifed for ba	ilikrupicy, ala yol	a give any gitts or contrib	itions with a total value of	more than 5000	to any charity:
	✓	No					
		Yes. Fill in the details for each git	ft or contribution.				
		Gifts or contributions to charitie	es	Describe what you conti	buted	Date you	Value
		that total more than \$600		-		contributed	
		Charity's Name	_				
		Number Street					
		City State	Zip Code				
Part	6:	List Certain Losses					
15.		nin 1 year before you filed for ban nbling?	ikruptcy or since	you filed for bankruptcy,	lid you lose anything beca	use of theft, fire,	other disaster, or
	yan						
	✓	No					
		Yes. Fill in the details.					
		Describe the property you lost a	and	Describe any insurance	coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that in		loss	lost
				pending insurance claims	on line 33 of Schedule		
				A/B: Property.			
		1:10 1: B	•				
Part	7	List Certain Payments or Tra	insters				
		ut seeking bankruptcy or prepari ude any attorneys, bankruptcy petiti No			services required in your ban	kruptcy.	
	lacksquare	Yes. Fill in the details.					
				Description and value of transferred	any property	Date payment or transfer was made	Amount of
		Somrod Law Firm		Attamanda Fra 252.22			payment
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 350.00			
		11101 S. Western Avenue				1/23/2017	\$350.00
						1/23/2017	
		Number Street				1/23/2017	
		Number Street				1/23/2017	
						1/23/2017	
		Chicago Illinois	60643 Zin Code			1/23/2017	
			60643 Zip Code			1/23/2017	
		Chicago Illinois				1/23/2017	
		Chicago Illinois City State Email or website address	Zip Code			1/23/2017	
		Chicago Illinois City State	Zip Code			1/23/2017	
		Chicago Illinois City State Email or website address	Zip Code			1/23/2017	
		Chicago Illinois City State Email or website address	Zip Code			1/23/2017	
		Chicago Illinois City State Email or website address Person Who Made the Payment, if Person Who Was Paid	Zip Code			1/23/2017	
		Chicago Illinois City State Email or website address Person Who Made the Payment, if	Zip Code			1/23/2017	
		Chicago Illinois City State Email or website address Person Who Made the Payment, if Person Who Was Paid	Zip Code			1/23/2017	
		Chicago Illinois City State Email or website address Person Who Made the Payment, if Person Who Was Paid Number Street	Zip Code Not You			1/23/2017	
		Chicago Illinois City State Email or website address Person Who Made the Payment, if Person Who Was Paid Number Street	Zip Code			1/23/2017	
		Chicago Illinois City State Email or website address Person Who Made the Payment, if Person Who Was Paid Number Street City State	Zip Code Not You			1/23/2017	
		Chicago Illinois City State Email or website address Person Who Made the Payment, if Person Who Was Paid Number Street	Zip Code Not You			1/23/2017	

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Debtor	1 Demetrius		Lowe	Case number (if known)	
	First Name	Middle Name	Last Name		
he	ithin 1 year before you filely you deal with your crepton not include any payment	ditors or to make paym	ents to your creditors?	behalf pay or transfer any property to a	anyone who promised to
<u>-</u>	No Yes. Fill in the details.				
_	-		Description and value of any patransferred	Date payment or transfer was made	Amount of payment
	Person Who Was Paid				
	Number Street				
	City State	e Zip Code			
th In	e ordinary course of your	business or financial a s and transfers made as s	ffairs? security (such as the granting of a sec	ofer any property to anyone, other than curity interest or mortgage on your proper	
_			Description and value of any property transferred	Describe any property or payments received or debts pin exchange	Date transfer was made
	Person Who Received To	ransfer			
	Number Street				
	City State Person's relationship to	'			
	Person Who Received To	ransfer			
	Number Street				
	City State Person's relationship to				
be	ithin 10 years before you eneficiary? hese are often called asset-		d you transfer any property to a se	elf-settled trust or similar device of whi	ich you are a
	Yes. Fill in the details.		Description and value of the	property transferred	Date transfer was made
	Name of trust				

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Debtor 1 Demetrius Lowe Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Demetrius Lowe Case number (if known) Middle Name First Name Identify Property You Hold or Control for Someone Else Part 9: 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Demetrius			Lowe	Case nur	mber (if known)	
		First Name		Middle Name	Last Name			
26.		e you been a part	y in any judic	ial or administr	ative proceeding under	any environmental la	aw? Include settlements and order	rs.
	П	Yes. Fill in the det	tails.					
					Court or agency	Na	ature of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet			Concluded
		1			City State	Zip Code		_
Part	11:	Give Details Al	oout Your E	Susiness or Co	onnections to Any Bu	ısiness		
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a business or	have any of the follow	wing connections to any business?	•
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	nility company (L	ade, profession, or othe LC) or limited liability pa re of a corporation	artnership (LLP)	ne or part-time	
		An owner of	at least 5% c	f the voting or e	quity securities of a cor	poration		
		No None of the s	مالممه ميره طر	o Co to Dout 10				
		No. None of the a						
	Ш	Yes. Check all tha	at apply abov	e and till in the	details below for each I	ousiness.		
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			Nome of account	ant or backkaanar	Dates business existed	
		City	State	Zip Code	— Name of account	ant or bookkeeper	_	
		Oity	State	Zip Gode			From To	<u> </u>
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code		0. 200mmoopol	From To	

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Deb	tor 1 Demetrius		Lowe	Case number (if known)	
	First Name	Middle Name	Last Name		
28.	creditors, or othe		y, did you give a financial state	ment to anyone about your business? Include all financial institutions	,
			Date issued		
	Name		MM/DD/YYYY		
	Number Str	oot			
	Number 30	50 1			
	City	State Zip Co	ode		
		•			
Part	Sign Below				
1	true and correct. I	understand that making a f can result in fines up to \$29	alse statement, concealing pro	hments, and I declare under penalty of perjury that the answers are sperty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
	<u> </u>	/s/ Demetrius Lowe		• • • • • • • • • • • • • • • • • • •	
	Si	gnature of Debtor 1		Signature of Debtor 2	
	Da	ate 1/23/2017		Date	
	D:d attack add	:::		licidus la Filira des Bergharates (Official Form 407)0	
	Dia you attach add	itional pages to Your State	Ment of Financial Affairs for Ind	lividuals Filing for Bankruptcy (Official Form 107)?	
	✓ No				
	Yes				
ı	Did you pay or agre	e to pay someone who is n	ot an attorney to help you fill o	ut bankruptcy forms?	
ı	No				
i	Yes. Name of pe	erson		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northe	m District of Illinois		
n re_	Demetrius Lowe Debtor			Case No.	(If known)
	Dobtoi			Chapter	Chapter 13
1	DISCLOSURE OF C	. Bankr. P. 2016	6(b), I certify that I am the	attorney for the abo	ovenamed debtor(s) and that
	compensation paid to me within one year rendered or to be rendered on behalf of				
	For legal services, I have agreed to acce	pt			\$4,000.00
	Prior to the filing of this statement I have	e received			\$350.00
	Balance Due				\$3,650.00
2	. The source of the compensation paid to	me was:			
	Debtor	Othe	er (specify)		
3	. The source of the compensation paid to	me is:			
	✓ Debtor	Othe	er (specify)		
4	I have not agreed to share the above members and associates of my law		mpensation with any othe	er person unless the	ey are
	I have agreed to share the above-dismembers or associates of my law fit the people sharing in the compensation	rm. A copy of th	ne agreement, together w		
5	. In return for the above-disclosed fee, I h a. Analysis of the debtor's financia bankruptcy;				
	b. Preparation and filing of any pet	ition, schedule	s, statements of affairs ar	nd plan which may b	be required;
	c. Representation of the debtor at	the meeting of	creditors and confirmatio	n hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in a	adversary proce	eedings and other contes	ted bankruptcy mat	iters;
6	. By agreement with the debtor(s), the abo	ove-disclosed f	ee does not include the f	ollowing services:	
			CERTIFICATION		
	I certify that the foregoing is a complete s tor(s) in this bankruptcy proceedings.	tatement of any	y agreement or arrangeme	ent for payment to r	ne for representation of the
	1/23/2017		/s/	Chris Pryor	
	Date		Signa	ture of Attorney	
			Sem	rad Law Firm	
			Nan	ne of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/23/2017	
Signed:	
/s/ Demetrius Lowe	
	/s/ Chris Pryor
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Lowe, Demetrius	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	TRIX
Tł knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is t	rue and correct to the best of their
Date:	1/23/2017	/s/ Lowe, Deme Lowe, Demetriu Signature of De	IS

IL DEPT OF HEALTHCARE 100 South Grand Ave E Springfield, IL, 62704

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

VERIZON WIRELESS PO BOX 4002 Acworth, GA, 30101

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Briana Terrell c/o Illinois Department of Health 100 South Grand Avenue Springfield, IL, 62704

Americash 3200 W 159th St Harvey, IL, 60428

Speedy Cash - Cottage Grove 8701 S Cottage Grove Ave, Chicago, IL, 60619

Michael Motors 103 E 147th St Harvey, IL, 60426

Peoples Gas 200 E. Randolph Chicago, IL, 60601

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

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- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
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6. Advise the debtor of the need to maintain appropriate insurance.

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- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
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- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
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- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/23/2017
Signed: /s/ Demetrius Lowe

Debtor(s)

/s/ Chris Pryor

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Demetrius First Name	Middle Name	Lowe Last Name	Case number (if known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primaril	ly consumer debts? Cal primarily for a perso by business debts? Business investment or through	nal, family, or household usiness debts are debts the hathe operation of the bu	I purpose." nat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.	er 7. Do you estimate tha	it after any exempt property o distribute to unsecured cr	y is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,00 5,001-10,0 10,001-25,	000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000,00 \$50,000,00	1-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
^{20.} How much do you estimate your liabilities to be?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
	I have examined this petition, a correct. If I have chosen to file under Cl of title 11, United States Code. under Chapter 7. If no attorney represents me an	hapter 7, I am aware th . I understand the relie	nat I may proceed, if eligib f available under each ch	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed
	out this document, I have obtain I request relief in accordance will understand making a false state connection with a bankruptcy oboth. 18 U.S.C. §§ 152, 1341,	ined and read the notice ith the chapter of title itement, concealing pro- case can result in fines	ce required by 11 U.S.C. 11, United States Code, operty, or obtaining mon	§ 342(b). specified in this petition. ey or property by fraud in
	/s/ Demetrius Lowe Signature of Debtor 1 Executed on 1/23/2017 MM / DE)/YYYY	Signature of Debtor	MM / DD / YYYY

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Debtor 1	Demetrius		Lowe
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)		W # 1 d d d d d d d d d d d d d d d d d d	(State)

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	11: Sign Below	
THE STANFOLD	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
Company of Artista	✓ No	
And Andread Control of	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
THE MENTAL STREET		
manyana manana		
WWW.	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
*	/s/ Demetrius Lowe	Signature of Debtor 2
	Date 1/23/2017 MM/DD/YYYY	Date

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Debtor	1 Demetrius		Lowe	Case number (if known)
· words and a sum of the same	First Name	Middle Name	Last Name	
	ithin 2 years before y editors, or other par		ou give a financial staten	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the deta	ails below.		
L.,			Date issued	
			2010 10000	
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code	-	
		- .		
Part 12	Sign Below			
true	e and correct. I unde ankruptcy case can r	rstand that making a false sta result in fines up to \$250,000,	tement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/\$/ L	Demetrius Lowe re of Debtor 1		Signature of Debtor 2
	Oigitata	10 01 000101 1		Date
	Date 1,	/23/2017		Date
Did	you attach additions	al pages to Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
га	No			
범	Yes			
L	100			
Did	you pay or agree to	pay someone who is not an at	torney to help you fill out	bankruptcy forms?
V	No			
百	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Lowe, Demetrius	Case No	
	Debtor(s)	0.000 110	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
TI knowledge	ne above named Debtors hereby verify e.	y that the attached list of creditors is tr	ue and correct to the best of their
Date:	1/23/2017	/s/ Lowe, Demet Lowe, Demetrius Signature of Deb	

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Debt	or 1 Demetrius First Name	Middle Name	Lowe Last Name	Case number (if known)	
16.	Calculate the media	n family income that applies to y	ou. Follow these step	n in the first of the State and the commence of the commence and a commence of the commence of	NEWSTON, NEW PROGRAMMON AND AT ATT ARE THE REST OF THE REAL OF
	16a. Fill in the state in	which you live.	Illinois		
	16b. Fill in the number	of people in your household.	1	•	
	16c. Fill in the median	family income for your state and si	ze of	•	\$50,133.00
	household using the link spe	ecified in the separate instructions for		d a list of applicable median income amounts, go online nay also be available at the bankruptcy clerk's office.	
17.	How do the lines con	npare?			
				s form, check box 1, <i>Disposable income is not determined ion of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 132		Calculation of Dispo	eck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your	Commitment Period Under	11 U.S.C. §1325(k	o)(4)	
18.	Copy your total avera	ge monthly income from line 11	•		\$1,706.56
19.				is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjus	stment does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19	a from line 18.			\$1,706.56
20.	Calculate your curren	nt monthly income for the year. I	Follow these steps:		
	20a. Copy line 19b.				\$1,706.56
	Multiply by 12 (th	e number of months in a year).			x 12
	20b. The result is your	current monthly income for the year	ar for this part of the fo	om.	\$20,478.72
	20c. Copy the median	family income for your state and si	ze of household from	line 16c.	\$50,133.00
21.	How do the lines com	pare?			
		an line 20c. Unless otherwise order d is 3 years. Go to Part 4.	ed by the court, on th	e top of page 1 of this form, check box 3, The	
		han or equal to line 20c. Unless oth nt period is 5 years. Go to Part 4.	nerwise ordered by the	e court, on the top of page 1 of this form, check box	
Part	4: Sign Below				4
	By signing nere, i d	declare under penalty of perjury that	the information on tr	is statement and in any attachments is true and correct.	
	X /s/ Demetri		_ ²		
	Signature of D	ebtor 1		Signature of Debtor 2	
	Date 1/23/20 MM/DD	artinitational and		Date MM/DD/YYYY	
		, do NOT fill out or file Form 122C , fill out Form 122C-2 and file it wi		9 of that form, copy your current monthly income from line	. 14